

CLASSIFICATION: BANK EXAMINER IV

Class Code: 1034-32

Date Established: 12-09-77

Occupational Code: 7-2-4

Date of Last Revision: 08-09-13

BASIC PURPOSE: To analyze and interpret fiscal data of complex financial institutions and to provide senior level expertise in the planning and conduct of supervised examinations or special investigations of financial organizations; To conduct investigations of entities applying to become a new financial institution.

CHARACTERISTIC DUTIES AND RESPONSIBILITIES:

- Examines financial institutions for compliance with state and federal rules and statutes, serving as Examiner-in-Charge for all types of financial institutions, with primary responsibility for the preparation of the confidential written report of examination.
- Conducts examinations on-site at the financial institutions' offices in New Hampshire and out-of-state. May also conduct examinations at the offices of the New Hampshire Banking Department.
- Conducts financial analyses of existing institutions and investigations of new applicants, detecting financial trends and identifying areas of examination concentration, and evaluates financial institution management practices, policies and procedures.
- Resolves problems concerning the overall financial integrity of financial institutions and develops recommendations for remedying weaknesses or deficiencies encountered in the examination process.
- Meets with financial institution officials and/or boards of directors, counsels, and consultants and discusses findings of examinations, corrective programs, and commitments for correction of deficiencies.
- Supervises and trains Bank Examiner Trainees, Bank Examiner Is, Bank Examiner IIs, and Bank Examiner IIIs.
- Reviews all aspects of the examinations prepared by subordinate examiners and produces final report of examination, including conclusions and recommendations, collecting and loading information into the electronic files used to compile the report.
- Obtains and protects confidential financial institution data.
- Completes in-state and out-of-state training as required by supervisors.

DISTINGUISHING FACTORS:

Skill: Requires skill in evaluating, planning or integrating analysis of data to formulate current and long-range solutions, strategies or policies of a specialized or technical nature.

Knowledge: Requires logical or scientific expertise to resolve problems of a specialized or professional nature in a wide range of applications.

Impact: Requires overall administrative responsibility for achieving agency objectives by directing all aspects of operations management. Errors at this level result in disruption of system wide programs or services as well as long-term adverse impact on agency image and the future success of organizational operations.

Supervision: Requires delegating supervisory or program responsibilities to subordinate managers, with overall accountability for hiring employees and approving program policies. The supervisor in this position assumes responsibility for an organizational unit, including developing long-range plans, analyzing staffing requirements, and formulating system wide policies and procedures.

Working Conditions: Requires performing regular job functions in a controlled environment with minimal exposure to disagreeable job elements and little risk of hazard to physical or mental health.

Physical Demands: Requires light work, including continuous walking or operating simple equipment for extended periods of time as well as occasional strenuous activities such as reaching or bending.

Communication: Requires acting as the official representative of the agency, including explaining and defending current and long-range goals or objectives which directly affect public policy decisions regarding major state programs and services.

Complexity: Requires formulating the combination of overall job functions in order to address highly diverse or novel situations requiring new concepts and imaginative approaches to a wide range of intellectual and practical problems.

Independent Action: Requires independent judgment in planning and evaluating work procedures and in supervising the development of professional, technical and managerial standards under administrative direction and according to broad departmental guidelines.

MINIMUM QUALIFICATIONS:

Education: Bachelor's degree from a recognized college or university with a major in accounting, finance, business administration or economics with a minimum of 9 credit hours in accounting.

Experience: Five years' experience in the examination of financial institutions.

License/Certification: Eligibility for New Hampshire driver's license.

SPECIAL REQUIREMENTS:

1. Must be willing to expand knowledge of examining techniques through travel to continuing education courses and programs as they are available, both in-state and out-of-state. Must be willing to attend specialized bank examination schools as required by the Department and offered by the FDIC or other comparable agencies as determined by the Bank Commissioner. In particular, must have successfully completed the FDIC Examination Management School or a comparable course approved by the Bank Commissioner.
2. Applicant must be a United States Citizen.
3. Must be willing to travel for work-related purposes in accordance with the Collective Bargaining Agreement, Department of Administrative Services Rules and Procedures, and Banking Department Rules and Procedures.
4. Must be able to lift fifty (50) pounds in order to transport examination materials and equipment.

RECOMMENDED WORK TRAITS: Thorough knowledge of applicable laws, practices and procedures relating to financial institutions. Thorough knowledge of and skill in applying examination techniques, procedures and accounting applicable to bank examinations. Thorough knowledge of credit and ability to understand involved business transactions. Ability to critically analyze the asset and liability structure of a bank and discuss all problems with bank management. Ability to organize and prepare concise reports covering all phases of each examination. Ability to establish and maintain harmonious working relationships with other employees, senior banking executives and the public. Must be willing to maintain appearance appropriate to assigned duties and responsibilities as determined by the agency appointing authority.

DISCLAIMER STATEMENT: This class specification is descriptive of general duties and is not intended to list every specific function of this class title.